

CRY 415428

SUBSTITUTION OF TRUSTEE

WHEREAS, on December 21, 1999, James R. Johnston and wife, Ida M. Johnston, executed a certain deed of trust to Jeanine B. Saylor, Trustee for the benefit of First Trust Mortgage Company which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1176 at Page 561, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lots 316, 317, and 318, Section "C", Buena Vista Lakes Subdivision, located in Section 13, Township 4 South, Range 8 West, as shown on plat thereof recorded in Plat Book 5, Page 18 in the Chancery Clerk's Office of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; an

WHEREAS, Magna Bank fka First Trust Bank for Savings fka First Trust Mortgage Company pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, Magna Bank fka First Trust Bank for Savings fka First Trust Mortgage Company, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 4th day of December, 2007.

Magna Bank fka First Trust Bank for
Savings fka First Trust Mortgage Company

By: [Signature]
Title: Vice President

STATE OF Tennessee
COUNTY OF Shelby

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Bonnie Garrison, personally known to me to be the Vice President of the within named Magna Bank fka First Trust Bank for Savings fka First Trust Mortgage Company, who acknowledged that (s)he signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned for and on behalf of said corporation and as its own act and deed, (s)he having been first duly authorized so to do.

WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this the 4th
day of December, 2007.

Kim Story
Notary Public



My commission expires:

10-13-09

Prepared by:
J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
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S&M# 07-1081

Index: Lots 316, 317, and 318, Section c, Buena Vista Lakes Subdivision, in S13, T4S, R8W,
DeSoto Co., MS